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IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED 6/14/21

6/14/21 1:16 pm

CLERK

U.S. BANKRUPTCY COURT - WDPA

IN RE:

LOUIS S. ROOD KARA K. PRENTICE Debtor(s)

Ronda J. Winnecour Movant

vs. No Repondents. Case No.:16-20765

Chapter 13

Related to Dkt. No. 108

ORDER OF COURT

AND NOW, this 14th day of June 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED**, **ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

ENTERED BY DEFAULT

GREGORY TADDONI

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 16-20765-GLT Chapter 13

Louis S. Rood Kara K. Prentice

Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: 1fin Page 1 of 3 Date Rcvd: Jun 14, 2021 Form ID: pdf900 Total Noticed: 25

The following symbols are used throughout this certificate:

Definition Symbol

##

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). ++

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

| Recip ID | | Recipient Name and Address Louis S. Rood, 104 Ruth Place, Belle Vernon, PA 15012-1980 |
|----------|---|--|
| db | т | Louis S. Rood, 104 Rutil Flace, Belle Verholi, FA 13012-1700 |
| jdb | + | Kara K. Prentice, 104 Ruth Place, Belle Vernon, PA 15012-1980 |
| cr | + | Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861 |
| cr | + | SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412 |
| 14191080 | | American Express Bank, C/O Beckett & Lee, Malvern, PA 19355 |
| 14255581 | | American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14191081 | | BAYVIEW LOAN SERVICING, PO Box 840, Buffalo, NY 14203 |
| 14191083 | | BVA Federal Credit Union, 608 Rostraver Rd, Bethel Park, PA 15102 |
| 14207437 | + | Bank of America, 450 American Street, Simi Valley, CA 93065-6285 |
| 14245994 | + | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 14207439 | + | Belle Vernon Boro & ASD, c/o Central Tax Bureau, 212 State Street, Belle Vernon, PA 15012-1152 |
| 14191086 | | FIA Card Services, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410 |
| 14263237 | + | Peoples Natural Gas Company, LLC, 205 North Main Street, Butler, PA 16001, Attention: Barbara Rodgers 16001-4904 |
| 15009898 | + | Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 |
| 14191093 | + | US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973 |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Standard Time. | | | |
|--------------------------|--|--|---|
| Recip ID 14268334 | Notice Type: Email Address Email/Text: camanagement@mtb.com | Date/Time | Recipient Name and Address |
| | Ţ. | Jun 15 2021 00:04:00 | Bayview Loan Servicing, LLC, c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840 |
| 14207443 | + Email/Text: bankruptcy_notifications@ccsusa.com | Jun 15 2021 00:06:00 | Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679 |
| 14191085 | + Email/Text: mrdiscen@discover.com | Jun 15 2021 00:04:00 | Discover Bank, Discover Products Inc. PO Box |
| 14101007 | F. 115 | 7411 10 2 0 2 1 0010 1100 | 3025, New Albany, OH 43054-3025 |
| 14191087 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Jun 15 2021 00:04:00 | Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346 |
| 14191084 | Email/PDF: ais.chase.ebn@americaninfosource.com | Jun 15 2021 00:27:07 | Chase, Post Office Box 15298, Wilmington, DE 19850 |
| 14191090 | Email/Text: RVSVCBICNOTICE1@state.pa.us | | |
| | | Jun 15 2021 00:05:00 | PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496 |
| 14191091 | Email/Text: Bankruptcy.Notices@pnc.com | Jun 15 2021 00:04:00 | PNC BANK, PO BOX 94982, Cleveland, OH |
| | | | 44101 |
| 14264732 | Email/Text: Bankruptcy.Notices@pnc.com | Jun 15 2021 00:04:00 | PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101 |
| 14191092 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecove | ry.com | |

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Jun 15 2021 00:25:58

Portfolio Recovery, Po Box 41067, Norfolk, VA

23541

14195228 Email/Text: RVSVCBICNOTICE1@state.pa.us

Jun 15 2021 00:05:00

Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA

17128-0946

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID cr | Bypass Reason | Name and Address BAYVIEW LOAN SERVICING, LLC |
|--------------------|---------------|---|
| 14191082 | | Belle Vernon Boro & ASD, c/o Central Tax Bureau, 212 State Street |
| 14207436 | * | American Express Bank, C/O Beckett & Lee, Malvern, PA 19355 |
| 14207438 | * | BAYVIEW LOAN SERVICING, PO Box 840, Buffalo, NY 14203 |
| 14207440 | * | BVA Federal Credit Union, 608 Rostraver Rd, Bethel Park, PA 15102 |
| 14207444 | *+ | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14207445 | * | FIA Card Services, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410 |
| 14191089 | *+ | Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107 |
| 14207448 | *+ | Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107 |
| 14191088 | * | Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230 |
| 14207447 | * | Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230 |
| 14207446 | *+ | Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346 |
| 14207441 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Post Office Box 15298, Wilmington, DE 19850 |
| 14207449 | * | PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496 |
| 14207450 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, PO BOX 94982, Cleveland, OH 44101 |
| 14207451 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Po Box 41067, Norfolk, VA 23541 |
| 14201975 | * | US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973 |
| 14207453 | *+ | US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973 |
| 14207442 | ##+ | Chase, Po Box 15860, Wilmington, DE 19850-5860 |
| 14207452 | ##+ | US Department Of Education, PO Box 530229, Atlanta, GA 30353-0229 |

TOTAL: 2 Undeliverable, 16 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name Email Address

Andrew M. Lubin

 $on\ behalf\ of\ Creditor\ SELECT\ PORTFOLIO\ SERVICING\ \ INC\ alubin@milsteadlaw.com,\ bkecf@milsteadlaw.com,\ bkecf@milste$

Brian Nicholas

on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmllawgroup.com

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Joshua I. Goldman

on behalf of Creditor BAYVIEW LOAN SERVICING LLC jgoldman@kmllawgroup.com,

 $angelica. reyes @\,padgettlaw group.com$

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr.

on behalf of Joint Debtor Kara K. Prentice ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr.

on behalf of Debtor Louis S. Rood ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8